

WHAT REALLY MAKES MONEY

An Independent Review of Business Opportunities & Money-Making Enterprises

How to Survive and Prosper During Lockdown 3.0

“Incredible change happens in your life when you decide to take control of what you do have power over instead of craving control over what you don’t.”

Steve Maraboli author of *Life, the Truth, and Being Free*

It’s only the middle of January 2021, but I’m sure that this is the most important issue of *What Really Makes Money* that I’ll write this year. Because there is so much at stake for you.

We are at the beginning of a third national lockdown. One that could continue until the end of February. Possibly into March. It all depends on a vaccine, the roll-out of which is already seeing stumbling blocks and delays.

This isn’t to depress you further.

This is to be absolutely realistic as possible about what lies ahead.

Businesses will fail. Jobs will be lost. Incomes will suffer. And the psychological effects will be immense.

Which gives you two choices:

The first is to do nothing and just cope with what comes, physically, mentally and financially.

The second is to take action. Do something this month, no matter how small, to start building yourself an independent income.

Because let’s face facts...

You cannot control what happens to the economy, or to society, during Lockdown 3.0.

You cannot decide much about where you go, or who you see, during Lockdown 3.0.

But there are things you CAN control.

For instance, you can decide to follow a blueprint, or research an idea that I’ve published in *What Really Makes Money*. And you can use it to start building something that could flourish after the lockdown ends.

To help you do this, at the end of last year I put together a special package to help make 2021 a turnaround year, even in the COVID-19 pandemic.

I identified the hot trends...

I analysed the best pandemic-proof opportunities...

And I made sure that they’re doable from home, in your spare time – even if you have a job or you’re home-schooling children.

The package includes *The Big Book of Side Hustles*, a directory of over 80 of the best, proven, online and offline extra income ideas.

It also includes *The Side Hustle Strength Finder*. This

please turn over...

is a system that quickly identifies your key strengths so you can find the perfect enterprise to match.

You might be a natural eBay or Amazon seller.

You might have the ‘right stuff’ it takes to be a financial trader.

You might love working online or you might be a total technophobe.

The *Strength Finder* helps you pick the best income source for you, with all the pros and cons of each one.

I also included these three reports specifically tailored to the current situation:

- » ‘JUNK’ PROFITS! How you can sell your own – or other people’s – unwanted stuff for profit on eBay and other online marketplaces
- » PRIZE POACHING! How to legally hack into UK Business’ £300m-a-year ‘slush fund’ for potential tax-free pay-outs worth £250-£70,000 every month
- » HOME ATM! 20 quick-and-easy ways to generate a bit of money from home without a lot of start-up capital or experience

If you have not seen these, or not yet had a chance to look at them, then there is no better time to get stuck in. You can find them all in the **Bonus Reports** section of the website.

The next few months is your opportunity to start laying the foundations for an income-generating enterprise that could help make a real difference.

That might mean having a second income to bring you more financial security, or help you build up savings and reserves.

It could mean being able to work hours you choose, from home, so that you have much more flexibility and freedom.

Or it might mean having the power to move house or improve your living conditions in future.

And it’s not just about the money either...

This Will Give You a Huge Mental Boost, When You Most Need It

Embarking on a challenging project during lockdown could have powerful psychological benefits.

You see, when you carry out an action that delivers a rewarding result, your brain releases a dose of a chemical called dopamine, known as the ‘feelgood’ hormone.

Scientists say that merely the prospect of a future reward can give you a chemical buzz.

Setting up a side hustle or home business will give you those little hits of dopamine as you complete each small step along the way to your ultimate goal.

It will give you a sense of control. That you’re actually heading somewhere. That you have a goal. And it will help you believe in a better future after the lockdown. A life in which you might have more money, more freedom, more time and more security.

Finally, a project like this will also absorb your attention, even if it’s for only an hour or two a day, helping to take your mind off your worries.

I know from my own experience that when I am engrossed in a new business project, the world around me disappears as I get drawn into it. It feels less like work, and more like a wonderful escape from my problems.

So there is a lot to gain from getting started on a home enterprise project this month.

But you need to follow a plan.

Avoiding the #1 Pitfall

When people set out to create a business from home, they tend to start out with bags of energy and enthusiasm. It’s all so new and interesting.

Then after weeks go by, they lose that initial drive. It starts to feel like a bit of a slog. And soon they begin to forget why they’re doing it in the first place. Eventually they run out of steam and give up.

This is particularly the case during lockdowns, where we can feel particularly listless and hopeless as the weeks drag by.

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To avoid this, I recommend that you set yourself two types of goal.

1. Your Big Audacious Goal'

Ask yourself, what is the ultimate aim of this project? How will it change your life for the better? Be as specific as possible about what you really want for your future. Some examples might be...

- » I want to live mortgage-free.
- » I want to retire early from my job and take up golf.
- » I want to move out of the city to a peaceful place in the country.
- » I want to give up my day job and work for myself, choosing my own hours
- » I want to send my children to private school for their secondary education.

When you come up with your big goal, write it down. In my experience, things don't get real until you write them down.

Next, cost out that goal. How much money would you need to earn to achieve it?

Then set a realistic time frame. Perhaps it's six months, one year, three years or five years. Just make sure that it's roughly possible to achieve your goal in that time.

Now you have a powerful reason for pursuing your home-enterprise idea. A big aim for your life. Something to spur you on whenever you begin to stall or drift.

2. Small Achievable Goals

The idea of setting up a home enterprise can seem daunting. It's a bit like standing at the foot of Everest, gazing up at the enormous mountain, knowing that your goal is somewhere up there in the clouds.

This causes a lot of people to abandon their plans, thinking that it's all too difficult.

But you can avoid this if you break down that huge goal into small, achievable steps.

Instead of thinking of tackling the whole project, ask yourself "What's the smallest step I can take towards creating my goal today?"

Even if you only spend 10, 20, 30 minutes on that task, you're on your way.

Each day, you take another step, then another, until you begin to progress slowly towards creating your

first goal.

The more tasks you get behind you, the more confident you'll get.

So this is what you need to do this month.

Getting Started

First, plan a week of research, in which you look at the many options available to you... trading, investing, online selling, internet marketing, property, information publishing, creative arts. Use the *Strength Finder* to help you narrow your search.

I'd recommend you think about side hustles at first. These are low-cost, low-risk enterprises you can start in your spare time, so that you don't have to give up your job or family commitments.

However, bear in mind that you can expand a successful side hustle, devoting more time to it and reinvesting profits. You can also add new income streams from other side hustles.

Once you have an income idea in place, you need to break that down into further steps.

Seek out articles, courses and books that will give you the education, tools and resources you need. Think about how long it will take to educate yourself, and plan out the training, with deadlines and goals.

Then break down the process of setting up that income earner into small steps, too, planning out each task in a logical order.

Use a calendar (paper or online) to schedule in your sessions each day or each week, making sure to write down what goal the session will achieve, for instance – 'email a question to Nick', 'buy a website domain', or 'create a spreadsheet'.

To help you, I'd recommend you download a free copy of the *Ultimate Planning Workbook* from here Bit.ly/39t6Wzk

It was created by my wife, Heloise, and it details the steps that she and I use to plan our own business projects.

I hope this inspires you to get started on something this month. The world might have stopped, but when the lockdown lifts and life resumes, you'll be raring to go on your money-making project. And if you do suffer financial difficulties because of this third lockdown, this could give you a vital lifeline.

Scam Alert!

Watch Out for These Dodgy Investment Offers

While the pandemic has dramatically lowered the amount of theft and robberies in the UK, the same isn't true with online crime.

Last year, Chris Cummings, chief executive of the Investment Association (IA) said: "During this time of great uncertainty, serious organised criminals have ratcheted up their operations and are increasingly ruthless in their mission to steal from investors."

According to research conducted by Censurwide for Aviva last June, it was estimated that by the summer, one in five people had received emails, texts and phone calls related to coronavirus which were actually financial scams.

Then in November it was reported the number of investment scams had quadrupled since the first UK lockdown. Criminals had cloned fund managers' websites, products and documents to extract almost £10 million from people in Britain.

Look out for:

- » **Phony government emails** – this is where criminals send you a fake email which seems as it is from a genuine government department, offering you grants of up to £7,500. When you click on the links in that email, you allow them to extract your personal and financial information.
- » **Fixed-rate investment scams** – these offer you financial products offering an attractive return of around 3–5% per annum. Because that seems realistic, many people fall for it. And because these are usually fixed-income bonds with quarterly dividends, you don't realise it's dodgy until the first payment fails to appear.
- » **Loan fee fraud** – you get asked to pay a fee between £25 and £450 to apply for a loan that doesn't appear.

These scams are on the rise and are especially appealing during hard times like these, when we all seek security and certainty. When someone convincing offers us an easy way out, with 'guaranteed' returns, it can be hard to resist.

In particular, over the past few months I've been

getting an increasing number of emails from readers who've been approached with dodgy investment scams – particularly those regarding Bitcoin Cryptos.

Typically, you will be invited to invest in a coin with a promise of high returns. However, this is a classic Ponzi scheme. You will see your account increasing for a short while, at which point you'll be encouraged to invest more.

Then... silence...

You'll hear nothing more from the company and you'll never see your money again.

Here is a typical email:

'Following a press ad in June of the year just gone by, I invested about £3k with a bitcoin trader (Pibexa.com) and later on increased my investment, and in August was told I had 24,000 euros in my trading account – but on 10 September I realised that the whole affair was a total scam and that I had lost £17,000 in the process. My bank account had been reduced to less than £200.'

In December, there were reports of scam bitcoin ads using unauthorised images of Australian celebrities. These were found to be originating from an office in Moscow.

They work like this...

- » You see an ad online and click through to a fake news site that refers to a celebrity or 'credible' expert endorsing this form of investment.
- » You enter your details, whereupon you're called by someone who sells the cryptocurrency scheme.
- » You then transfer your money via your bank to a cryptocurrency exchange.

Be careful if you encounter anything like this online. Don't transfer any money under any circumstances.

To avoid these scams:

- » Beware of any company that calls you unexpectedly about an investment opportunity – even if it's a follow-up call having sent you a brochure in the post.

- » Use this Financial Conduct Authority website to check if it's a scam. FCA.org.uk/scamsmart/warning-list.
- » Be instantly sceptical of any promise of guaranteed returns, or returns that are wildly better than the same investments elsewhere.
- » Alarm bells should ring if they ask you not to tell anyone else about the opportunity, or if they keep calling you repeatedly.
- » Email me with the details and I can run my expert eye over it for you.

A Warning About Chris Cobb

A reader has emailed me about a Forex trading opportunity from a guy called Chris Cobb. He's been around for many years – going back to at least 2007. Initially he sold internet marketing products but in recent years he is focusing on trading opps.

My reader explains:

“He first sent me an email with regards to his ‘done for you’ trading currency pairs and was sending me emails and promotional videos about how he could make 1% to 2% a day and how to compound your profits and grow your balance month after month.

He had a starting figure of £2,500 which would make you an estimated £500 less their 20% of the profit a month.”

My reader paid £1,700 at the end of March. They kept getting good monthly reports, so they kept adding more money, encouraged by Chris. And by the 9th September they had paid £4,050.

The last report on the 6th of October showed my reader's balance as standing at £8,749.

But that's when the good fortune ended.

“We haven't had another trading report since the 6th Oct. He doesn't respond to any emails or Facebook messages even when I have seen him active on there. I have reported him to action fraud, my bank's fraud team, and they advised me to also inform FCA, which I have done.”

This is by far not the only report of this kind I have read. One claims to have lost £16k, amounting to all of his life savings.

Cobb has since proclaimed that he will soon be stopping his fund and trading alone. The comments are turned off on his Facebook ads and he is allegedly spending most of his time trying to delete negative comments or attack the many online criticisms he is receiving.

Avoid.

The Etsy Passive Income Generator

How to Make Rolling Profits Selling Digital Products

For most people, the name 'Etsy' brings to mind images of products like candles, cushions, jewellery and vintage accessories. It's a marketplace famed for selling bespoke, handmade and rare products, much beloved by crafters.

As I reported in *What Really Makes Money* last year, the website has seen an explosion in popularity – and profitability – during the pandemic. The handmade segment represented 85% of sellers and the most popular category in 'handmade' was the 'Home &

Living' category.

However, it's not always 'physical products' that sell. There is another kind of product that sells on Etsy, which you might not expect.

Just One Product Can Sell Multiple Times Over Without Any Overheads Or Delivery Hassles

Digital products are downloadable products you list

on Etsy. For instance, you can offer anything from patterns and designs, templates, audio and Excel files. Customers pay you on Etsy, as normal, but instead of getting an item through the post, they simply download the product to use.

The only cost is your time and effort, any design tools you need, and the Etsy listing fee. This means you get a much higher margin than with physical products. Not only that, but digital products are easier to create and deliver.

Once you've put in the initial work to create your product, this becomes a passive income generator where you can literally 'make money while you sleep'.

You can make unlimited profits from one product, giving you equally unlimited profit and growth potential.

CASE STUDY: Jenny Kun designed a few prints to hang in her baby daughter's bedroom. She then decided to upload these designs for digital download. Since opening her Etsy shop in 2015, she has sold 5,000 digital downloads. Selling these means she does the work once, then that's it – no need to worry about storage, packing or delivery.

This is ideal if:

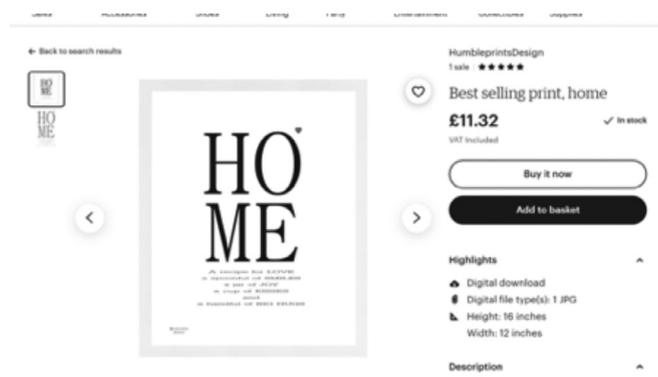
- » You already sell handmade products on Etsy (you can use this to create an extra passive income stream).
- » You're a designer, or you often work with design tools.
- » You like to write, draw or paint.
- » You're a crafter.
- » You run a business.
- » You're in accounts or work with spreadsheets.
- » You have experience in building, trades or hobbies that require technical knowledge.
- » You're good at coming up with quirky ideas, phrases, jokes or cartoons.
- » You enjoy creating.

The beauty of this is that you don't need any materials, it can all be done on a computer or tablet, and this is something you can do in your own time, at your own pace. Once you complete the initial work, all you have to do is monitor sales and answer the occasional email from buyers.

14 Ideas for Digital Products to Create and Sell

OK, so here are some of the top products you can sell:

- » **Wall Art** – create images that people can download, print and frame. There's unlimited potential here and you don't need to be an artist yourself. You can come up with motivational phrases, quotes by influential people or twists on common tropes like 'there's no place like home'. Here is an example of that, with a price of £11.32 for the digital download:



TIP: Occasionally a customer might ask if you can just sell them the product printed. You can do that by outsourcing this to a print-on-demand service who can print and ship it for you. Obviously, you can add this cost to the price, along with some extra profit for your effort.

- » **Birthday cards** – These sell consistently on Etsy. Go for quirky, unique and funny images that people won't be able to find in shops. Here's an example of a digital card. As you can see, this is topical, related to the pandemic situation:

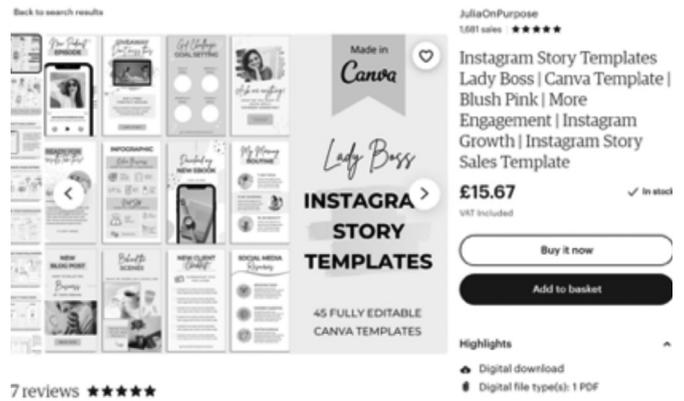


- » **Kids' party invites** – This is not a great seller during Covid 19, but whenever restrictions are lifted enough for children to get together again, expect a party boom. Choose strong themes, for

- » instance, aliens, dinosaurs, princesses. You can create a template for people to use and adapt at home.
- » **Building plans** – These could be anything from pergolas to sheds, fences, fountains, and picnic tables. If you know how to do these projects yourself, then you can make money sharing what you know.
- » **Excel templates** – If you have some knowledge of this system – for instance, you use it for home or business, then you could sell your templates to others. Target specific needs, for instance, home budgets, expenses, small-business bookkeeping.
- » **Facebook page templates** – There’s a cracking little niche in pre-designing Facebook pages for businesses. For instance, restaurants, estate agents, crafters, personal coaches. This allows people with tight budgets and no design skills or experience to get a professional-looking social media presence. Here’s an example of a digital download kit for £9.23:



- » **Website templates** – Similarly, if you have ever designed your own websites, you could sell pre-made templates that buyers can upload to WordPress or Squarespace. You could target the designs at different people with different needs – for instance, food bloggers, music reviewers, pubs and restaurants, bookshops, personal trainers.
- » **Instagram story templates** – Here’s another super niche that can generate great sales. Many people don’t know how to design their Instagram stories. You can create templates for them, with icons, fonts and images tailored to specific styles, brands and marketing needs. For example, here’s one that sells for £15.67, with 1,681 sales so far, which is a £26,341 turnover:



- » **Clip art** – If you have a knack for design, or you know a designer, you could create digital clip art for people to download and use in their publications, art and designs. Popular ideas include food and drink icons that people can use to make menus, cute animals for cards and wallpapers, retro fashion and popular kids film and TV characters. Here is an example of some anchor tattoo designs, which are downloadable for £3.84:



- » **Craft patterns** – If you are a crafter and you make your own designs, why not sell them as digital downloads for other people to use? Many crafters love the practical process but don’t have the design skills or inspiration. There is no better marketplace than Etsy to do this, as it’s a go-to place for crafters looking for materials and products. You could create designs for jewellery, patterns for prints, crochet, knitting and quilting patterns, or embroidery designs. For example, here’s one that would be great to get ready for March when the lockdown will hopefully have ended. These Easter egg designs cost £7.37 for digital download and have made 123,534 sales – that’s a turnover of £910,445 over the past four years – truly life-changing money for a bunch of egg shapes:



Embroitique
123,534 sales ★★★★★

Eggs: Easter Eggs Complete Set 1 25 Instant

- » **Adult colouring books** – These are hugely popular for stress relief and passing time creatively, particularly during lockdowns and restrictions. You can create beautiful outlines for images that can be coloured in, from people, animals, buildings and landscapes to abstract geometric designs. Here is an example of a downloadable digital book that combines the designs with motivational, life-affirming phrases.



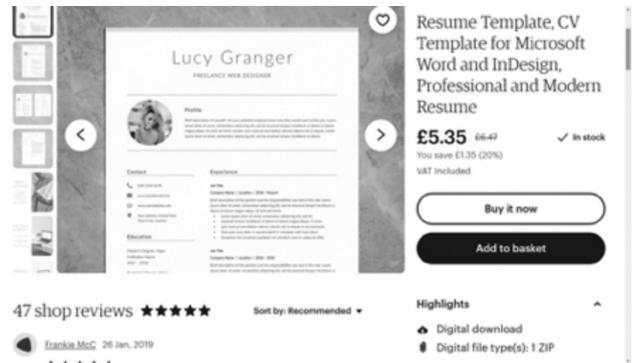
- » **Printable stationery** – You can create designs for headed paper, note paper and letter paper, either for personal or business. Target specific kinds of customers, for instance, teenage girls, home entrepreneurs and students, or for occasions like weddings, birthdays, Valentines and Christmas. For ideas, take a look at this link: [Etsy.me/2LhStyt](https://etsy.me/2LhStyt). Here is an example of letter-writing paper with Victorian teapot images downloadable for £1.57, with sales that amount to £1,621 since June 2020.



- » **Bullet journals** – These are a cross between a day planner, diary, and self-help aid. The aim is to help people become more productive and organised so that they reach their goals. Along

with ‘to do’ sections, you can create notes sections, tips and graphics. Create your own design and tailor it to specific target audiences or special interest areas, e.g. Stay-at-home mums, home cooks, small-business owners, exam students, online sellers, people trying to lose weight or get fit.

- » **eBooks** – Most people think of Amazon as the best platform for selling eBooks’ but Etsy is a great way to get your eBook to interested customers. The best ones will be those that help the kind of people who buy and sell on Etsy. For example, ‘how to make scented candles’, ‘Bookkeeping for Home Businesses’, ‘How to make money selling T-shirts on Etsy’.
- » **CV templates** – You could create stylish, well laid out templates for people to create great CVs when applying for new jobs. Here’s one that’s selling for £5.35 with 1,477 sales. That’s £7,900 from one very simple product.



TIP: How to Structure a Digital Bullet Journal

There are four common parts to a successful bullet journal.

- » **Table of Contents:** Start with an index section with page numbers to and a symbol key.
- » **Annual Calendar:** Use four pages for the user to set out their big future goals, planned events and major tasks for the years, including holidays, birthdays and significant date in the industry or special interest area you are targeting.
- » **Monthly Log:** A two-page spread calendar of the month, with a task page for monthly goals. You can also add other pages to target your special interest, for instance recipes, profit targets, revision points.
- » **Daily Log:** Offer a daily to-do list for those small goals and tasks.

Creating Your Products

Many of the examples listed above are products where you need to design something.

- » **Adobe Illustrator:** [Adobe.ly/3bJN8uD](https://adobe.ly/3bJN8uD) – This industry-standard vector graphics software allows you to resize and edit images, create logos, make your own icons, drawings and illustrations, product packaging and posters.
- » **Adobe Photoshop:** [Adobe.ly/3qeh196](https://adobe.ly/3qeh196) – This is great for photo editing and compositing, digital painting, animation, and graphic design.
- » **Adobe Sketch:** [Adobe.ly/2MORbLu](https://adobe.ly/2MORbLu) – This allows you to sketch digitally as if you were using pencil, pen, or brush on paper. You can then send these to Adobe's Photoshop or Illustrator to turn into the final product.
- » **Canva:** [Bit.ly/3qcvnI7](https://bit.ly/3qcvnI7) – This is great for creating designs for Facebook, Instagram stories and other social media platforms.

If you don't want to create images and designs yourself, or if you need some raw materials to use, then consider looking in the public domain.

Online sources include the Gutenberg Project and National Archives, which includes photographic and illustration materials like postcards, slides and negatives.

For more information, please read the next article, in which I'll go into more detail on this for you.

Tips for Selling Your Digital Products on Etsy

You can upload up to five digital files on a product page. The maximum size for each file is 20MB. For a general guide on listing on Etsy there is a page of useful information here:

[Etsy.me/3oELEYG](https://etsy.me/3oELEYG)

They also have a page about uploading digital products here:

[Etsy.me/3ihHOjn](https://etsy.me/3ihHOjn)

Warning: Do not attempt to sell trademarked images without a licence, for instance, using Disney characters or Marvel superheroes. If you get caught infringing a company's intellectual property (IP) you can be sued and have your Etsy operation shut down.

Always get permission to use graphics, fonts or images created by other people. If you purchase clipart, images or fonts, don't assume that means

you can use them to create products to sell. Read the terms and conditions closely to make sure that it's OK to use them for commercial purposes.

One example is Creative Market [Bit.ly/2N0HA4B](https://bit.ly/2N0HA4B) where you can get vectors, patterns, icons, graphics and fonts with a built-in license to sell.

Or there's StockFreeImages.com which grants you usage permission to make fine art prints and other saleable material.

Obviously, there is a cost, so make sure this is factored into the price you set for your product, allowing you to cover this cost and make a profit.

To get the costing right, make sure you search for other similar digital products to make sure you don't price yourself too high or low. The more unique your design or idea, the more you can charge.

As you can see from the examples I've shown you, digital products tend to be in the £2-£20 price bracket.

When your product is ready you will need to take photos and write your listing.

- » Avoid the risk of customers thinking that they're getting a physical item by making it clear in your titles and tags that this is a digital download. In your listing description, explain that any props and frames are not included with the purchase.
- » You should also add a stylised photo of the pattern itself, as well as a photo example of it printed (for instance in a frame) or a mock-up of your product in a real-life situation. For instance, your product on a table in a nice room or on the wall behind a desk. There are ways you can do this easily online by paying for a company to do the mock-up. For example, PlaceIt.net/c/mockups will allow you to upload your digital product image into a ready-made scenario like this:



You can also try Creative Market, who offer a similar mock-up service: Creativemarket.com/templates/mockups

- » If the downloaded product needs assembling – for instance, if you’re selling printable gift boxes – then consider showing people how to do this on a video and put it on YouTube.

The downside with digital products is that it’s easy for customers to get confused about what exactly they are buying and how they’ll get it. So it does need a little bit of extra customer care sometimes.

The best way to minimise emails, queries and complaints is to make it as clear as possible up front.

To help you, here’s a listing template.

Description

[DESCRIBE YOUR PRODUCT IN A SIMPLE LINE]

No physical product will be shipped. The frame and props are not included.

You’ll receive your [PRODUCT] in this format:

[DIMENSION in INCHES] XX DPI, High-Resolution, in JPG format

[ADD MORE IF THERE ARE OTHER SIZES AVAILABLE]

If you need different dimensions, please ask when you place the order.

How to Order

Make your purchase and, as soon as we get your payment, your instant download will be available under ‘purchase’.

Please note that this is a download only. No print version will be mailed to you.

Important

The final quality of the artwork will depend on the quality of the printer paper or card that you use. Please bear in mind that the colours on your monitor might vary a little from how they appear when printed. For the best results, print the product on high-quality paper or card.

Refunds

Your purchase is non-refundable, as there is no way for me to tell whether you have printed the design. If you have any questions or concerns about your order, please email me.

You might also want to add a ‘Terms of Use’ to stop your digital designs being sold on for commercial purposes by your customers.

Add something like:

This artwork / design / image is copyrighted by [YOUR NAME]. It is to be used for non-commercial, personal use only. You may not resell, reproduce, or profit in any way from the design.

Etsy will also allow you to create an automated message that goes to buyers after they buy your digital product.

- » Go to ‘Settings’
- » Click on ‘Info & Appearance’
- » Then ‘Message to buyers for digital downloads’

In your message say thanks for their purchase, and that you hope they’ll enjoy the product. Remind them that this is a digital purchase and tell them how to download it. Also say, ‘If you enjoy my [product] please do leave a review.’

SUMMARY

Etsy is a popular and growing marketplace that is booming during the pandemic. Most people are put off selling there because they assume you have to be able to make products, which is time-consuming, requires a lot of skill, and demands a large cost up front. With digital products, you can reap the benefits of the Etsy boom without a lot of the costs, hassles and time. Put the work in once and you could have a passive income generator earning you money without much more effort than answering a few emails.

As you’ve seen, some very simple downloadable products are bringing in as much as £200k+ every year. But even a modest income of £2-£10K a year is more than worth a few weeks of creative effort.

When you hit upon a successful product, you can devote your time to another product to start building up income streams. Just make sure that your products complement each other so that you create a credible brand.

Genuinely, the sky is the limit with this one.

And remember, you don’t need to be an artist, illustrator or designer. You can get images for your product for free online.

My next article will show you how...

Where to Get FREE Images, Graphics and Art for Your Product

I Reveal the Best 8 Public Domain Sources You Can Access Online During Lockdown

If you want to create digital products to sell on Etsy, or to create physical products like T-shirts, framed prints, mugs, cards, badges and books, then you should consider looking in the public domain.

When something is in the public domain, it means it is free of copyright and available for you to use.

It means you don't need to be an artist or designer to create beautiful, professional-looking products. There are images, designs, illustrations, clip art and even wallpaper textures that you can use. Either reproduce the images, edit them, manipulate them, or use them as inspiration.

As a special download this month, I have created a list of the very best sources of images that you could use to create your own products to sell online.

To access it, go to January 2021 in the Newsletter Archives on the website.

How to Research and Use Your Images

If you already have an idea of the kinds of images you're looking for, and how you want to use them, then the above list will save you a lot of time.

You might be interested in creating stationery with a theme of Victorian illustrations, or a piece of wall art using Elizabethan shipping maps. In which case, you can zone in on the kind of source that's most likely to bear fruit.

However, if you've absolutely no idea of what you could create, this could also be a way of discovering a cracking product idea.

Take a day to go to these sites and explore the huge array of images, textures and clip art on offer. You'll be sure to get dozens of ideas for products you can create. There are so many possibilities.

What I would recommend is that you take down notes as you browse, considering different styles, themes and categories.

For example:

- » Vintage cartoons
- » 16th century maps
- » Animals
- » Eerie photographs
- » Snow and Ice
- » Humorous clip art

Consider not only individual images that you could turn into something to sell, but also a range of products where you could use different images that all fit a brand. For instance a series of mugs that feature British wildlife, a collection of art prints for kids with NASA space images, or pulp book cover images that people can download and colour in.

This way you have much more scope to create a growing business.

However, if you still haven't found something to inspire you, then you can use one of these three image search engines dedicated to sourcing public domain images:

- » Google's 'Advanced Search' allows you to select under Usage Rights 'free to use, share, or modify, even commercially' when conducting an image search.
- » EveryStockPhoto helps you search over 2.2 million free photos, including Wikipedia and NASA. You can sign up for a free user account with the ability to curate drag-and-drop collections, tag, rate and comment. Go to: EveryStockPhoto.com
- » The 'Free Image Search Tool' covers Wikimedia Commons, Flickr, EveryStockPhoto and other sites, with the useful ability to search whole Wikipedia categories automatically to suggest free images for each article. Go to: Bit.ly/3i2udMA

Just remember to check the terms of usage on each site you consider, as these can vary. Happy hunting!

Quick Cash Opportunity!

Become a 'Recommerce Flipper' and Double Your Money or More in Weeks

Did you get any Christmas presents that you didn't want, or cannot use?

This happens to a lot of people. They often return these products to the retailer, whether that's John Lewis, Marks & Spencer or Amazon.

But those shops and websites don't restock returned items for resale, as this is too costly for them. Increasingly, they now pass them onto third-party 'recommerce' companies.

For instance, John Pye and iBidder specialise in selling returns, second hand items and ex-display goods. On these sites you can find products that are in perfectly good condition, and still bang 'on trend' at super low prices.

A Daily Mail article on the 3rd of January found these bargains:

- » An iPhone 11 pro 64GB (RRP £889) selling for £392 on John Pye.
- » A Delonghi Coffee Maker (RRP: £209) with a current bid of £51 on John Pye.
- » Adidas Tresc Running Shoes (RRP: £110) with a current bid of £30 on iBidder.
- » Brand new 'display' perfumes worth £80 each are currently available to bid on for £2 on iBidder.

As you can see, there is a healthy margin to be made by taking these discounted products and then selling them elsewhere at closer to the RRP.

Which is why there's now a booming 'recommerce market' where people source these returned items and flip them for a quick profit on Amazon, eBay or their own websites.

According to Coresight Research, the reCommerce industry is growing five times faster than off-price retailers (shops that sell second-hand goods or off-

season items) and 20 times faster than the general retail market.

So in this booming market, there's an opportunity for you to make some quick cash.

- » Go to i-bidder.com/en-gb
- » Or JohnPye.co.uk

Your aim is simple. Find products that are at significantly lower in price than they are retailing for on Amazon and eBay. Buy them, relist them, then pocket the difference.

In particular, seek out the following:

- » Books
- » Bicycles
- » Furniture
- » Laptops
- » Smart Phones
- » Kitchen gadgets
- » Power Tools
- » Video Games & Consoles
- » Watches
- » Sports equipment and clothes
- » Fashion

This is the best time of year to try this quick cash enterprise, as there are many unwanted Christmas gifts flooding on to iBidder and John Pye.

What's more, with the country in lockdown, people aren't able to get to the shops, so they'll be buying online and looking for ways to relieve boredom and misery by getting themselves something nice.

And with people unable to spend money on parties, nights out, and other festive expenses over Christmas, there are any with more cash to spare in January than usual.